

AMENDMENTS TO THE CLAIMS

1-22. (Cancelled)

23. (New). A method for insuring a building structure by taking into account technologies that militate against loss comprising the steps of:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

insuring, by an insurance company, a building structure incorporating a technology from the plurality of technologies identified in the database; and

altering terms of the insurance policy based on data output by the incorporated technology.

24. (New). The method of claim 23, wherein altering the terms of the insurance policy comprises altering the premium.

25. (New) The method of claim 23, wherein receiving data output by the incorporated technology comprises receiving data indicating the functional status of the incorporated technology.

26. (New) The method of claim 23, wherein receiving data output by incorporated technology comprises receiving data indicating the condition of the insured building structure.

27. (New) The method of claim 23, wherein the data output by the incorporated technology is output over a communications network.

28. (New) The method of claim 23, wherein the data output by the incorporated technology is output via a broadcast transmission.

29. (New) The method of claim 23, wherein the incorporated technology comprises a risk mitigation technology.

30. (New) The method of claim 23, wherein the technology comprises a risk militation technology.

31. (New) The method of claim 23, comprising receiving, by the insurance company, the data output by the incorporated technology.

32. (New) A method for insuring a building structure by taking into account technologies that militate against loss comprising the steps of:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

insuring, by an insurance company, a building structure incorporating a technology from the plurality of technologies identified in the database;

determining the condition of the insured building structure based on data output by the incorporated technology.

33. (New) The method of claim 32, comprising detecting, by the insurance company, a dangerous condition at the insured building based on the data received from the incorporated technology.

34. (New) The method of claim 33, comprising initiating, by the insurance company, a remedial action to the detected dangerous condition.

35. (New) The method of claim 32, wherein the incorporated technology comprises a risk mitigation technology.

36. (New) The method of claim 32, wherein the technology comprises a risk militation technology.

37. (New) The method of claim 32, wherein the condition of the insured building is determined by the insurance company.

38. (New) The method of claim 32, comprising receiving, by the insurance company, the data output by the insurance company.